



2023

Annual Report

July 1, 2022 - June 30, 2023

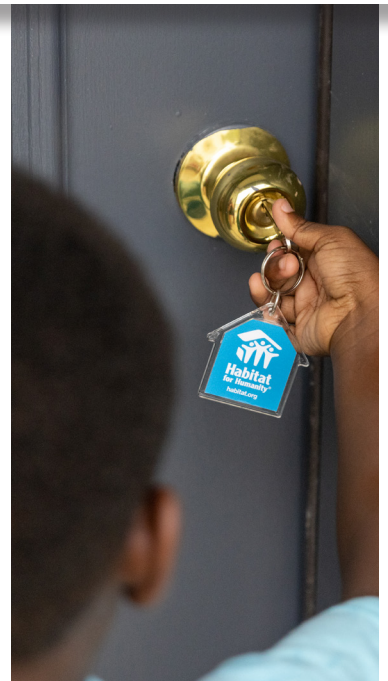
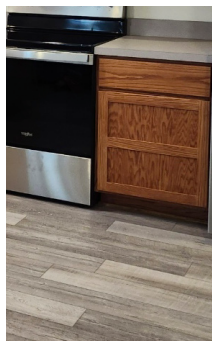
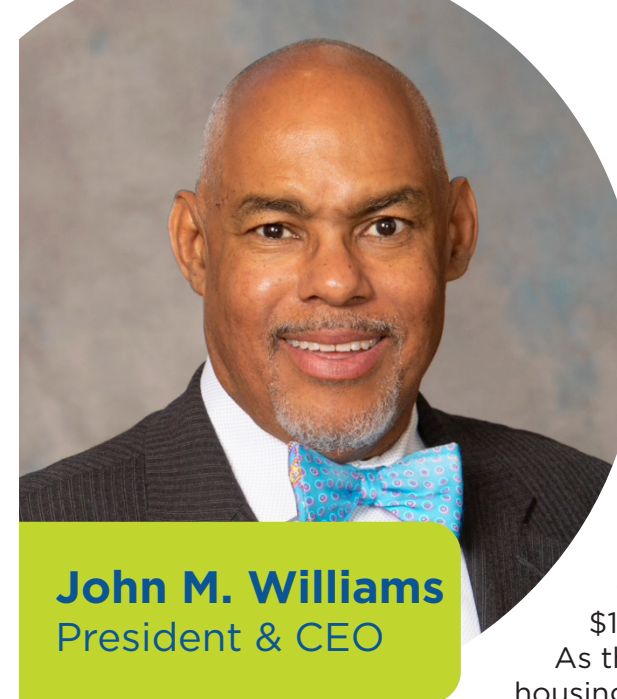


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John M. Williams
President & CEO

Letter from The President

Dear Friends and Supporters of Habitat for Humanity of Michigan,

I am delighted to share the incredible journey we've undertaken together during this year to further our mission of providing affordable housing solutions to families across the state. Your steadfast support has played a pivotal role in the success and impact we have achieved.

One monumental highlight of the past year was the allocation of \$10M in the State budget to support Habitat's work in Michigan. As the single largest appropriation of State dollars to support housing initiatives in Michigan's history, lawmakers have recognized the crucial role that Habitat for Humanity plays in addressing the current affordable housing crisis plaguing the state. Through this historic appropriation of funds, the Michigan Habitat network will be able to greatly increase the number of households it can serve and new homeownership opportunities it can create, thus making meaningful strides towards ensuring everyone has a decent and affordable place to call home.

In our commitment to enhancing our impact, we focused on strengthening our team and realigning programs and services with the evolving needs of our Habitat network. In partnership with private organizations, government agencies, and local Habitat affiliates in Michigan, we were able to assist more than 1,700 households, helping many of them achieve or get closer to their homeownership goals.

Education remains a cornerstone of our approach, and this year, we were proud to host two impactful conferences. The HOMES Summit brought together experts and professionals to explore advancements in energy efficiency in residential construction. This initiative aligns with our commitment to sustainable and environmentally conscious building practices, ensuring that our homes not only provide shelter but also contribute to a greener future.

The Affiliates in Motion (AIM) Conference provided a platform for Habitat leaders and staff from all corners of the state to come together for networking and learning. This collaborative event allowed us to share best practices, celebrate successes, and collectively strategize for the challenges that lie ahead. The sense of unity and shared purpose that emerged from AIM has fortified our statewide network and reinforced our collective dedication to the Habitat mission.

As we navigate the dynamic landscape of affordable housing, your support has been our greatest asset. Together, we are making a lasting impact on the lives of countless individuals and families. Your generosity, dedication, and partnership fuel our commitment to building a world where everyone has a decent place to live.

Thank you for being an integral part of our journey. We look forward to the continued collaboration and shared achievements that lie ahead.

With gratitude,

John Williams
President and CEO
Habitat for Humanity of Michigan



Habitat for Humanity of Michigan's Mission

Seeking to put God's love into action. Habitat for Humanity brings people together to build homes, community, and hope.

Financial Report

90%

of our total revenue was allocated directly to our programs

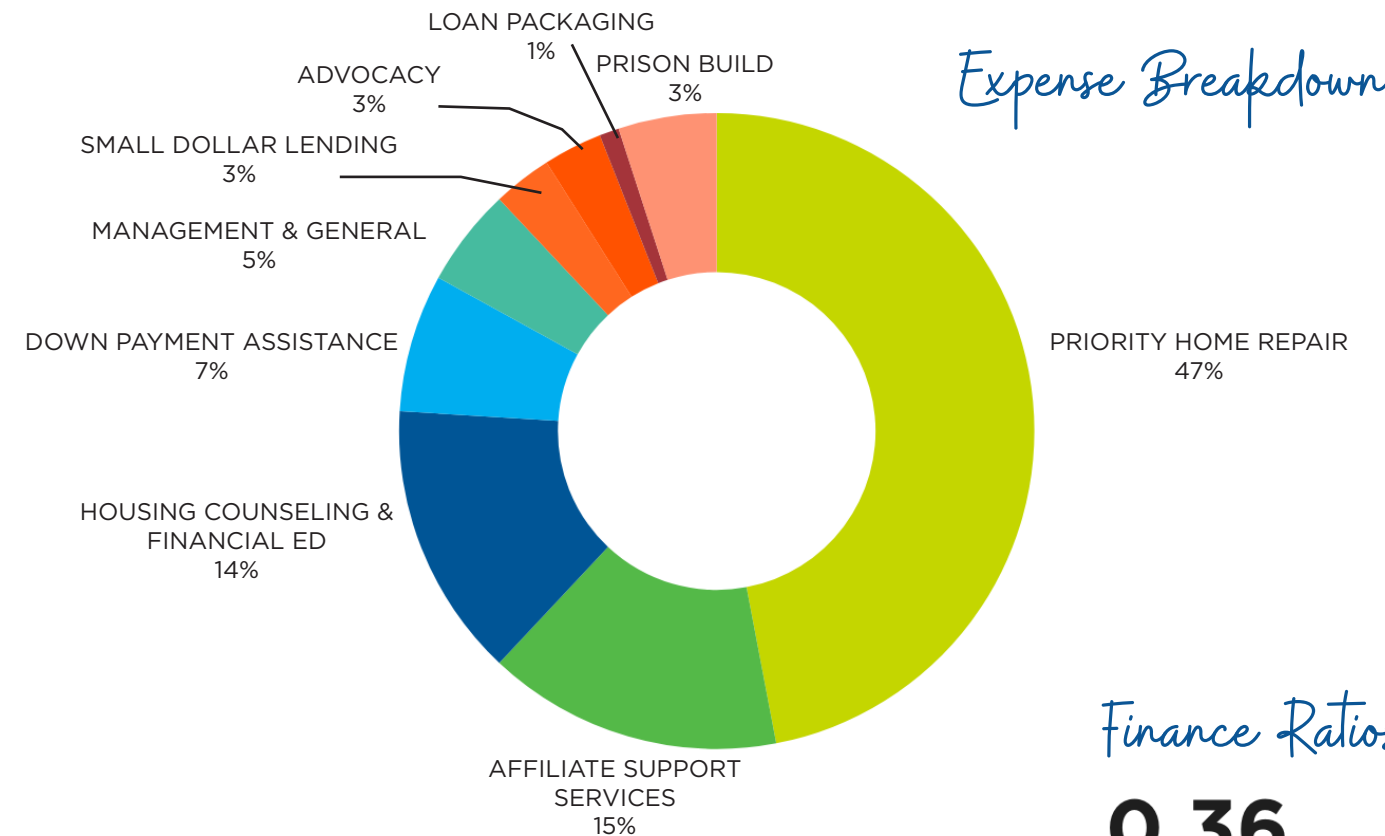
Financials

\$579,110 **\$1,032,762** **\$3,632,567**

TOTAL LIABILITIES

TOTAL NET ASSETS

TOTAL REVENUE



Expense Breakdown

Fundraising

\$769,748 **\$1,873,191**

SECURED THROUGH Q1

SECURED THROUGH Q2

\$2,960,531 **\$3,632,568**

SECURED THROUGH Q3

SECURED THROUGH Q4

Finance Ratios

0.36

DEBT RATIO
What percentage of total assets are provided via debt? <.30 is preferred

5.14

SURVIVABILITY
Months of operating cash

3.78

LIQUIDITY
Current assets / current liabilities >1 is preferred



Mary Beaucamp | Clinton-Cratiot, MI

As everything was shutting down due to the COVID-19 pandemic in March, 2020, hardships for Mary Beaucamp had been mounting. The pandemic exacerbated the problems. Coming off a year where she was faced with health issues and had to have multiple surgeries, her pride was taken when she was no longer able to work. To top it all off, her aging roof, already showing increasingly visible signs of wear and tear, was leaking in multiple spots, and it seemed like another shingle was falling off every month or so. Fast forward to the present, Mary is the proud owner of a new roof thanks to Habitat for Humanity and funding through the Priority Home Repair Program. "I am so Grateful" Mary exclaimed, "I don't think this roof was going to get through another winter." Thanks to PHR, Mary was able to have a worry free roof for the first time in years.

Priority Home Repair Program

93

Houses Repaired

133

Adults

18

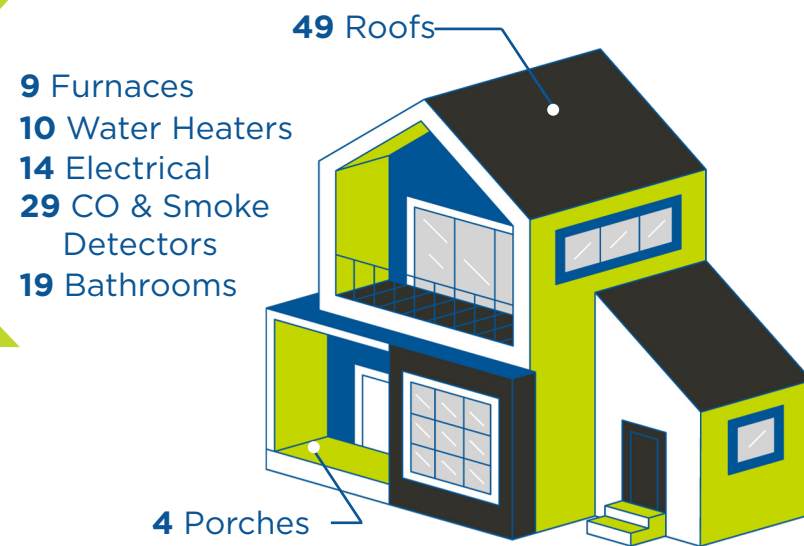
Veteran Households

28

Children

36%

Average Area Median Income (AMI)



The Priority Home Repair program adopts an all-encompassing "whole house" critical path methodology to proactively tackle the most essential and pressing home repair requirements with a focus on the health and safety of the occupants.

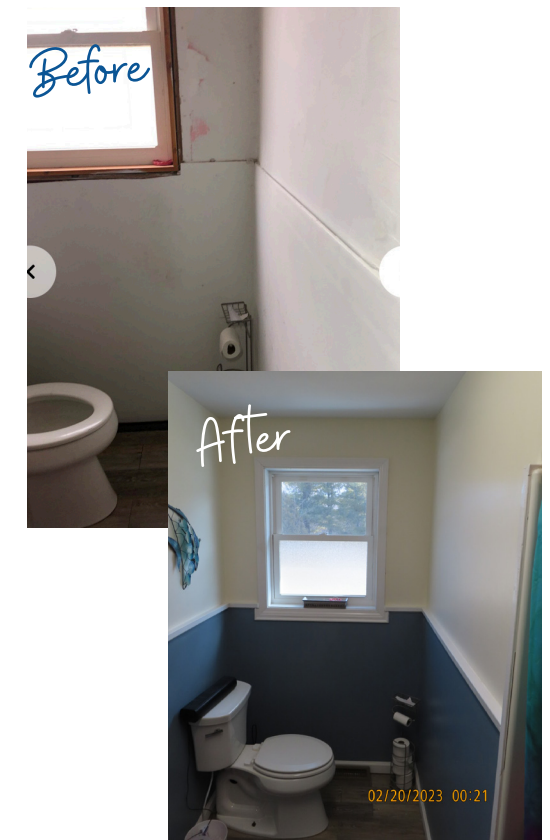
Through collaboration with our valued funding partners - Consumers Energy, MSHDA, and the DTE Foundation - this program aims to provide comprehensive solutions that go beyond mere surface repairs. A comprehensive evaluation of the occupants' well-being is coupled with a thorough examination of the entire house and its systems.

The program's primary focus lies on addressing the most critical and immediate concerns, such as ensuring the safety of the occupants by swiftly addressing threats of harm or death to the family, followed by addressing health-related issues that may pose imminent risks. This holistic approach underscores our commitment to creating safer, healthier homes for the individuals and families we serve.

Maureen Berger | Cheboygan, MI

Maureen applied to Cheboygan Habitat needing some help finishing projects that her children had started but never finished. She was left with half remodeled bathrooms, doors and trim were missing off her house, there were paint stripes in the middle of rooms and broken fixtures installed in the home. She decided to reach out to help get her home back on track. As she is aging in place and disabled, she also needed a handicap accessible shower and bench.

By partnering with Habitat, she was able to get some of the weight lifted off of her and now she will be able to maintain her home and be more prepared when issues arise. There were some electrical concerns that we also addressed to help make her home much safer.



Priority Home Repair Program Partners



Housing Counseling & Financial Education

Habitat for Humanity of Michigan's Housing Counseling and Financial Education Program continues its steadfast commitment to excellence, maintaining certification from the Department of Housing and Urban Development (HUD). Operating in Michigan, our program remains a beacon for individuals seeking to fortify their housing stability and enhance their financial literacy.

HFHM collaborates with Habitat affiliates in Michigan, offering vital support to those aiming for mortgage readiness. Affiliates utilizing our services discovered valuable assistance in identifying and engaging potential homeowner partners aligned with their housing goals. In tandem with NeighborWorks, our partnership also empowers Habitat affiliates to pursue their own counseling and coaching certifications. These certifications not only foster a deep understanding of best practices within the housing counseling industry but also position affiliates to potentially extend their services directly.

Our diverse array of service types includes:

- Home buyer education, coaching, and counseling
- Financial education and coaching
- Rental Housing Counseling
- Foreclosure avoidance
- Post Purchase non-delinquent support
- Homeless referral services
- Lending services, including small dollar lending and mortgage origination packaging

In reflection of our ongoing commitment to community empowerment, HFHM's impact continues to resonate positively, creating pathways for individuals and families to achieve housing stability and financial well-being.

 **1088**
Households Served

 **23**
Households Served that went on to purchase a home

*Antaysia Baltimore-Allen
Jackson, MI*

"I was nervous about starting the Habitat program. Mrs. Austin encouraged me to stick it out. We met once a month to help me stay on track with my financial goals. I went through a lot of hardships with my build being delayed. I never gave up due to Mrs. Austin pushing me to have the longevity to become a homeowner. I am extremely grateful for the financial coaching program. It has contributed to my success of being a homeowner. Owning a home is a great investment because it provides a sense of security and stability. I want to be a role model for others to work hard to achieve their dreams. This is truly a dream come true for me. We would meet and go over how much money to save. She explained the pros and cons of renting versus owning a home. Habitat and the coaching program allowed this dream to come true."

Taysia, Habitat Housing Counseling & Financial Education Client

"When Taysia came to the HC&E program she resided with her father who was facing eviction. She wanted to get a place of her own. She sought guidance and direction for becoming a Habitat homeowner. She did not want the challenge of dealing with the high price of rent and Habitat Housing Counseling & Financial Education Client she could call her own. Through perseverance and determination, she is now a proud Habitat homeowner."

Anitra Austin, Habitat Michigan Housing & Family Services Manager



Veterans Housing Rehabilitation & Modification Program

Habitat for Humanity of Michigan's commitment to honoring the sacrifices of our nation's heroes is reflected in our Veterans Housing Rehabilitation and Modification Program (VHRMP) and Repair Corps (RC). The programs offer support for low-income veteran homeowners. Recognizing the profound impact that a safe and stable home environment can have on the well-being of veterans and their families, this program is dedicated to providing critical home repairs with a primary focus on health, safety, and accessibility.

The program can cover modifications to enhance accessibility within homes. Ramps, widened doorways, and other adaptive features are some examples, ensuring that disabled veterans can navigate their living spaces with dignity and independence.

In each repaired roof and widened doorway, the Veterans Housing Rehabilitation and Modification Program symbolizes a collective commitment to ensuring that every veteran has a place to call home—one that echoes with the assurance that their sacrifices are not forgotten.



24
Veteran Households Served



Renee Brzeg | Waterford, MI

Renee Brzeg is an Oakland County veteran who resides in Waterford, Michigan. She struggled to get in and out of her house for a long time due to the condition of her porch. She had fallen on the porch many times and sometimes would not leave the home due to fear of injury. Habitat for Humanity of Oakland used the VHRMP program to repair the porch and replace the railings. Renee has since expressed joy over the repairs. She's now able to get safely into her home after a trip to the grocery store! She says the accomplishment may sound mundane, but emphasized how hard it truly was to complete day-to-day errands without a safe entrance to her home prior to these repairs.

Down Payment Assistance Program

21

Families Served

Habitat for Humanity of Michigan's Down Payment Assistance Program, in partnership with Michigan State Housing Development Authority, is designed to enhance the qualifying prospects of potential homeowners by offering assistance of up to \$12,000, encompassing down payment coverage, prepaid expenses, closing costs, and even principal reduction.

In addition, the program provides an opportunity for recipients to benefit from certified pre-purchase homebuyer education, ensuring that they are equipped with the knowledge and skills necessary for successful homeownership.

By facilitating access to financial resources and educational tools, this program aligns with Habitat for Humanity's mission of creating sustainable and affordable housing solutions. The Down Payment Assistance Program stands as a beacon of support, enabling more individuals and families to embark on the journey of homeownership, ultimately contributing to the overall well-being and stability of communities across Michigan.



Sarah Napoletano | Jackson, MI

"I am a single mother of 5 children, 2 in their 20s and young triplets. My sister sent me a link to a homebuyer orientation for Habitat for Humanity. I wasn't sure if I fit the program. "The worst they can do is say no," is what all of my friends and family told me. So, I went... and they didn't say no! I got a call the following month. It was refreshing to know that I was going to be able to give my family a secure home in the near future. A couple months later I began the financial classes, which were a great benefit. I cleaned up my credit and learned how to save better than I ever have.

The down payment assistance program helped so much! It filled a gap in the financing that I wouldn't have been able to overcome otherwise. I have so much appreciation for Habitat for Humanity from this experience of becoming a homeowner."

Prison Build Program



62

Families Served

Habitat for Humanity of Michigan's Prison Build Program, supported by the Michigan State Housing Development Authority (MSHDA), is a testament to the power of collaboration between Habitat for Humanity and the Michigan Department of Corrections (MDOC).

The Prison Build Program serves a dual purpose, benefiting both Habitat for Humanity families and incarcerated individuals. Families associated with Habitat for Humanity gain access to high-quality, handcrafted products at a subsidized cost, enhancing their living spaces with meticulously crafted items. This not only supports the mission of providing affordable housing solutions but also fosters a sense of community within the Habitat for Humanity network.

In a unique partnership with the Michigan Department of Corrections, the program facilitates a transformative experience for incarcerated individuals. Prisoners participating in the program have the opportunity to develop valuable skills through the crafting of these products. This skill development not only contributes to the creation of meaningful and tangible items but also equips incarcerated individuals with marketable skills that they can leverage upon re-entering society.

Habitat for Humanity of Michigan's Prison Build Program not only enriches the lives of Habitat families but also plays a vital role in the rehabilitation and reintegration of incarcerated individuals, aligning with the organization's broader mission of building stronger, more inclusive communities across the state.



2022 Afilates in Motion Conference

Habitat for Humanity of Michigan's Affiliates in Motion (AIM) conference, held from October 24 to October 27, 2022, in Lansing, MI, was a significant annual gathering for Habitat affiliates from across the state. This educational conference served as a dynamic platform for networking, collaboration, and knowledge-sharing among participants, fostering a sense of community and shared purpose.

The central theme of this year's AIM conference was "Innovation: Serving and Building Communities Together," reflecting the organization's commitment to exploring innovative approaches in addressing the challenges of affordable housing in Michigan. The conference provided a forum for attendees to engage with industry subject matter experts and each other on a wide range of critical topics, including the state of affordable housing in Michigan, leadership strategies, homeowner services, volunteer engagement, ReStore operations and marketing, fund development, and construction methodologies.



One of the notable highlights of the conference was the transition of leadership, as it served as the backdrop for the passing of the baton from the outgoing president and CEO, Sandy Pearson, to the incoming president and CEO, John Williams. This transition symbolized a pivotal moment in the organization's journey and showcased a seamless continuity of vision and commitment to the mission of building affordable housing and strengthening communities.

Throughout the conference, attendees had the opportunity to participate in insightful workshops, panel discussions, and interactive sessions that delved into practical strategies and innovative solutions. The emphasis on collaboration and shared learning underscored the importance of unity in addressing the complex challenges of affordable housing in the state.



Total Registration
343



Affiliates Represented
38



Volunteer of the year Recipients
34



With Thanks to Our Generous Supporters

Affiliate Mortgage Services	Elizabeth Trent	Kenneth Bensen	Ringo and Natalie
Akron NAACP	Enterprise Community Impact Fund	Kenneth Hsu	Mukhtar
Alletta Simon	Eric Schertzing	Kenneth Marrison	Robert Essick
Amanda Kohmescher	Estate of Brian Pinner	Kenny Prescher	Roberta Patt & Fred
Amy Kissman	Ford Motor Company Fund	Kevin Paquet	Fechheimer
Andrea Lindemeyer	Fred Reinhart	Krambo Corporation	Rosalie White
Andrew Durston	Friedburg/Dugdale Charitable Fund	Kyonni Jackson	Russo Family
Angie Hamlett	Gary Dawes	Lake Trust Credit Union	Ryan Broome
Anitra Austin	Gatz Family Trust	LISC Flint	S. Michlin & D.
Anonymous	George Keutgen	Lori Champagne	Schottenfels Fund
Barry Preslaski	George Keutgen	Lori Evesque	Samuel Robinson
Bernard Friedman	Gerald L Worthington	Lucia Marshall	Sandra Pearson
Beth and Jon Lundy	Grace Erwin	Marcy Sandusky	Sarah Horness
Bhagyalakshmi Policherla	GreenSheen Paint	Maria Korte	Schwab Charitable -
Bill Moerdyk	Gregg Nathanson	Mark Heppner	Jerry Lirette
Brandi Holly	Harry Stansell	Marsha L Webb	Scott Janssen
Brenda Brame	Heidi Hanna	Mary Jo Kunkle	SEEL
Bria Viverette	Helen Hicks	Mary Peti	Semco Energy
Careen Virgo	Henry Mayers	Mary Rochow	Sharon Curry
Carmen Mora	Habitat for Humanity International	Marybeth MacCallum	Shirley Robertson
Carole Nugent	HRC Realty	Matthew Williams	Simpsonian Fund
Carolyn Muller	Department of Housing and Urban Development	Medler Electric Company	Stefano Meucci
Casey Hewens	ICF	Mercantile Bank of Michigan	Stephanie Davis
Catherine Augenstein	Independent Bank	Meridian	Stephanie L.
Cathy Savage	Jack & Darlene Smellie Giving Fund	Merry Rosenberg	Stephanie Osterland
CEDAM	Jacqueline Taylor	Michael & Sarah Lancaster	Steve Panko
Charley and Judith Rosebush	Jake Block	Michael Shepherd	Steve Weiss
Cherry Republic	James Fishback	Michael Vipond	Stuart Parker
Chris Thoms	James Nettles II	Michael Williams	Sue Ortiz
Christopher Brower	James Smith	Michigan Association of Health Plans	Susan K Olson
Christopher Massey	James Van Dam	Michigan Credit Union League	Swami Chennamsetty
Christopher Massey	Jamie Whisnant	Michigan Department of Corrections	Target Circle
Christy Patten	Janet van Zoeren	Michigan Environmental Council	Tarwyn Rouse
Clarence W. Harvey	Janice Moy	Michigan Realtors	Ted Reinbold
Clearesult	Jassica Lett	Michigan Veterans Trust Fund	Teresa Cherry
Comerica Bank	Jay and Cindi Gooch	Molina Healthcare of Michigan	Terri Burt
Comerica Charitable Foundation	Jay Lannin	Michigan State Housing Development Authority	Teyvon F.
Consumers Energy	Jean Beckon	National Guard Association of Michigan	The Home Depot
Consumers Energy Foundation	Jeff and Laura Tagsold Giving Fund	NCRC	Foundation
Copper Country Habitat for Humanity	Jeffrey E. and Rae L. Mandel Charitable Fund	NeighborWorks America	Theron Brokaw
Crystal Snider	Jeffrey Kindinger	Nola Galluch	Thom Phillips
Dahdoul Textiles	Jenkins Foundation	Odessa Carson	Thomas Hutchison
Dave Behnke	Jennifer Beam	Old National Bancorp	Timothy Richards
Dave Behnke	Jerrie Sigworth	Pahl Zinn	Truscott Rossman
Dave Rayford	Jerry Vidis	Pamela Bryan	Upper Peninsula Health Plan
David Eschenburg	Jessica Halstead	Paul R Williams	Villabeth Taylor
David Klimek	Joe Lijoi	Penny Wallace & Leonard Bornor	Virginia Mascali
David Tirsell	Johanna Havelock	Peter Railton	Western Wayne HFH
Debbie Stewart	John Sullivan	Philip Balger Scott	Whirlpool Corporation
Deborah Beachnau	Joseph Kuiper	Progressive Insurance Foundation	Will Thompkins
Deborah Begick	Josh Vlisides	Public Sector Consultants, Inc.	William Brown
Denise Williams	Joshua Anderson	Randy Dougherty	William J. Bialkowski
Denvir Family	JPMorgan Chase Foundation	Ray & Jackie Easton	William Murakami Sr
Diane Snow	Justin Stewart	Raymond Regala	William Woodbury
Dixon Kane	Kathleen English	Rebecca McInnes	
Donald & Joan Moylan Living Trust	Kathryn Myers	Rebecca Schein	
Donna Robbins	Kathy Jandernoa	Ren Dickson	
DTE Energy	Ken Schriener	Renee Cottrell	
DTE Energy Foundation		Richard Park	
Earlene Traylor Neal			
Edward Fox			
Elaine C Williams Family Fund			
Elizabeth Gluchowski			

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Jessica Halstead
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Angie Hamlett
Loan Fund Manager: Fair Lending Services, Inc.

Kathleen English
Housing Counseling and Financial Educator

Daeja Henderson
Leads and Compliance Coordinator

Lydia Tabat
Housing and Financial Counselor

Cassandra Neller
Loan Intake Processer

Erick Schreur
Veteran Engagement & Compliance Coordinator

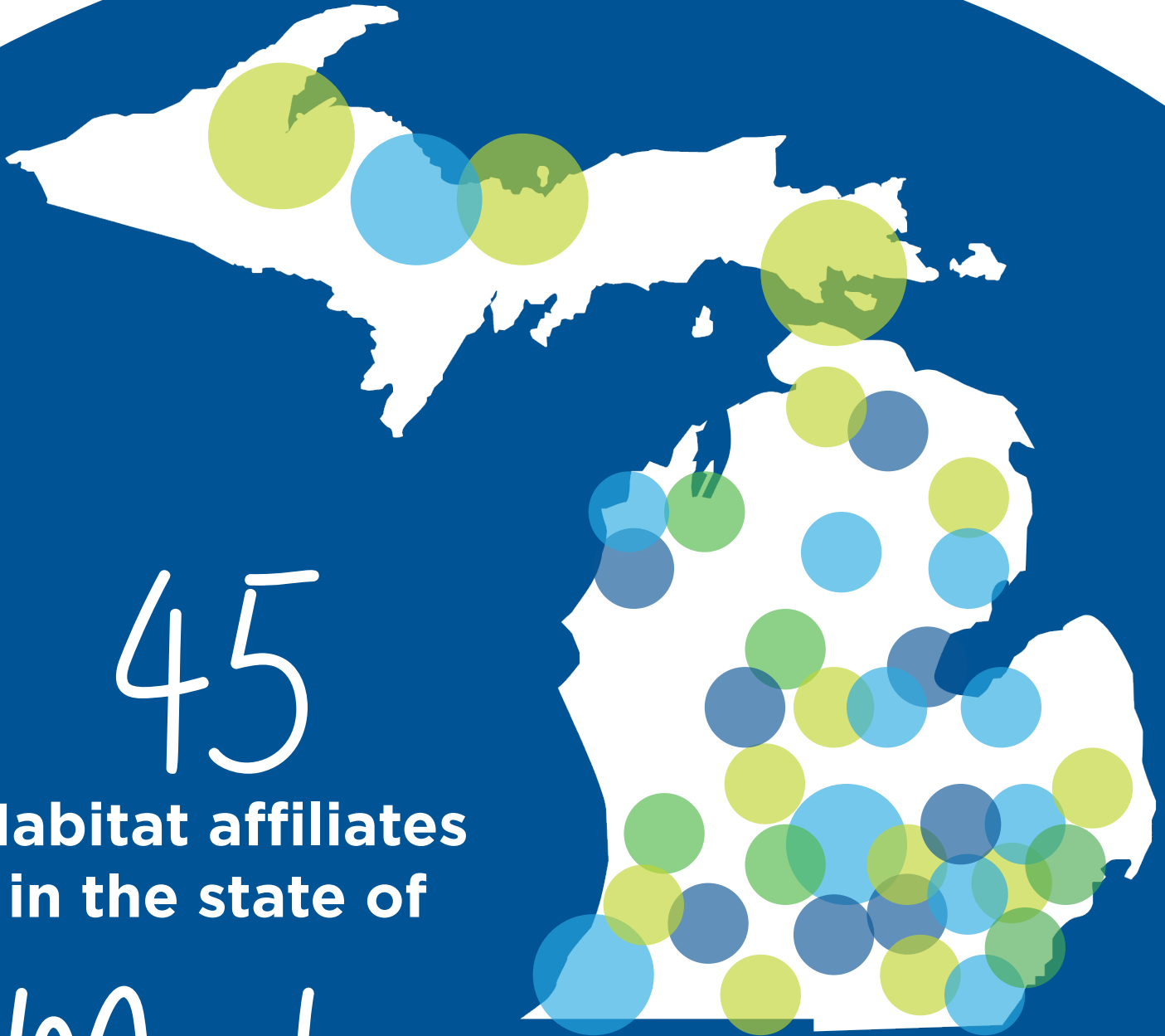
Jennifer Speaks
Quality Control & Compliance Assistant

Jamie Wegryn-Jones
Grant Intake Specialist

Rafael Gonzalez
Housing and Financial Counselor



We represent



45

Habitat affiliates
in the state of

Michigan